



## **How The Patient Protection and Affordable Care Act Will Help People with Disabilities**

### **Greater Choices for Americans with Disabilities**

- ✓ **Eliminate Discrimination in Obtaining Health Insurance**
  - The Patient Protection and Affordable Care Act will prevent any insurance company from denying coverage or charging more based on a person's medical history, including genetic information. Within a year of enactment, people who have health problems, but who lack access to health insurance, will be able to purchase a plan that protects them from medical bankruptcy.
- ✓ **More Affordable Choices**
  - The Patient Protection and Affordable Care Act will create a health insurance Exchange that will offer a wide variety of choices. The Exchange will provide standardized, easy-to-understand information on different health insurance plans so Americans can easily compare health plans to choose the quality, affordable option that is right for them.
- ✓ **New Options for Long-Term Supports and Services**
  - The Patient Protection and Affordable Care Act will also provide a new, voluntary, self-insured insurance program that helps families pay for the costs of long-term supports and services if a loved one develops a disability.
  - The Patient Protection and Affordable Care Act will create new options for states to provide home and community based services in Medicaid, enabling more people with disabilities to access long-term services in the setting they choose.
- ✓ **Make Health Care Accessible to Everyone**
  - The health insurance Exchange will provide access to health insurance to those without job-based coverage and provide premium assistance to those who can't afford coverage, significantly increasing access to a choice of health insurance plans for individuals with disabilities. This will enable individuals to keep their jobs rather than giving up employment in order to receive Medicaid benefits.
- ✓ **Expand the Medicaid Program**
  - The Patient Protection and Affordable Care Act will expand the Medicaid program to more Americans, including people with disabilities. This expansion will assist low-income adults who have disabilities.

### **Lowering Costs by Rewarding Quality and Cutting Waste**

- ✓ **Insurance Industry Reforms that Save Money**
  - The Patient Protection and Affordable Care Act will put a cap on what insurance companies can require Americans to pay in out-of-pocket expenses, such as co-pays and deductibles, eliminate lifetime limits on how much insurance companies cover if beneficiaries get sick, restrict use of annual limits, require premium rate reviews to track any arbitrary increases in premiums, and crack down on excessive insurance overhead by applying standards to how much insurance companies can spend on administrative costs.

## **Assuring Accessible, Quality, Affordable Health Care for People with Disabilities**

### **✓ Preventive Care for Better Health**

- People with disabilities are less likely to receive preventive care and are more likely to be diagnosed with screenable cancers at a later stage. The Patient Protection and Affordable Care Act will ensure that all Americans have access to free preventive services under their health insurance plans and invest in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment.
- The Patient Protection and Affordable Care Act will also improve access to medical diagnostic equipment so people with disabilities can receive routine preventative care.

### **✓ Address Health Disparities**

- The Patient Protection and Affordable Care Act will take steps toward eliminating disparities by improving data collection on health disparities for individuals with disabilities and improving training of health providers.

### **✓ Improve Care for Chronic Disease**

- One in every 10 Americans experiences a major limitation in activity because of a chronic condition. The Patient Protection and Affordable Care Act will invest in innovations such as medical homes and care coordination demonstrations in Medicare and Medicaid to prevent disabilities from occurring and progressing.